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Application Number	09/420,885
Filing Date	10/19/1999
First Named Inventor	Shad Hedy
Title	System & Method for Real-time electronic inquiry delivery and reporting of credit information
Group Art Unit	3621
Examiner Name	Pierre Eddy Elisca
Attorney Docket Number	up000102

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Applicant/Inventor.

Assignee of record of the entire interest. See 37 CFR 3.71.  
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/198).

### SIGNATURE of Applicant or Assignee of Record

Name	Shad Hedy
Signature	
Date	9/19/02

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

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